Case 15-39346 Doc 1 Filed 11/18/15 Entered 11/18/15 15:34:21 Desc Main Document Page 1 of 45

United States Bankruptcy Court Northern District of Illinois								Voluntary Petition	1			
Name of De <b>Mathus</b> ,			er Last, First,	Middle):			Name	e of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and		in the last 8 years ):				
Last four dig	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN)/Com	plete EIN	Last t	our digits o	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No./Complete F	EIN
Street Addres 9525 S. U Evergre	ss of Debto	е.	Street, City, a	nd State)	:	ZIP Coo		Address of	f Joint Debtor	(No. and St	reet, City, and State):  ZIP Code	e
County of Re	esidence or	of the Princ	cinal Place of	Business		60805	Coun	ty of Reside	ence or of the	Principal Pl	ace of Business:	
Cook	estactice of	or the Time	orpur r ruce or	Dusmes	·•			ij or regrae	onee or or me		ace of Basiness.	
Mailing Add	ress of Deb	otor (if diffe	rent from stre	et addres	s):		Maili	ng Address	of Joint Debt	or (if differe	nt from street address):	
					Г	ZIP Coo	de				ZIP Code	e
	Location of Principal Assets of Business Debtor (if different from street address above):											
(Form (	• •	Debtor	one boy)			of Busine	ss				otcy Code Under Which	
☐ Individua  See Exhibi ☐ Corporati ☐ Partnersh ☐ Other (If	al (includes it D on page ion (include iip debtor is not	Joint Debto 2 of this form es LLC and	LLP)	Sing in 1 Rail Stoc	lth Care Bugle Asset Re 1 U.S.C. § 1 road kbroker nmodity Browning Bank	siness eal Estate 101 (51B)		Chapt Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	☐ Control Control Control	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding	
Country of de	-	5 Debtors	ests.	- Out		mpt Enti	ty	┤_		(Check	e of Debts x one box)	
Each country by, regarding,	in which a fo	oreign procee	ding	unde	(Check box or is a tax-ex r Title 26 of e (the Interna	empt organ the United	nization States	defined "incurr	are primarily cond in 11 U.S.C. § red by an indivi- onal, family, or	§ 101(8) as idual primarily	business debts.	
			heck one box	)		_ I	k one box:		-	ter 11 Debt		
attach sign	to be paid in ned application	installments on for the cou	(applicable to ort's considerati or installments. I	on certifyi	ng that the	Chec	Debtor is no k if: Debtor's agg	t a small busi	ontingent liquida	defined in 11 U	C. § 101(51D).  J.S.C. § 101(51D).  Cluding debts owed to insiders or affiliates on 4/01/16 and every three years thereafi	
			able to chapter art's considerati			ıst	Acceptances	ng filed with of the plan w		repetition from	one or more classes of creditors,	
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid,					SPACE IS FOR COURT USE ONLY							
there will Estimated Nu	l be no fund	ls available	for distributi	on to uns	ecured cred	litors.				<u> </u>		
1- 49	50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lis \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,000 to \$100 million	1 \$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition Mathus, Hurman F Jr. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Frank G. Cortese November 18, 2015 Signature of Attorney for Debtor(s) (Date) Frank G. Cortese Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**B1** (Official Form 1)(04/13)

Document

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Mathus, Hurman F Jr.

Page 3

#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Hurman F Mathus, Jr.

Signature of Debtor Hurman F Mathus, Jr.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 18, 2015

Date

#### Signature of Attorney\*

#### X /s/ Frank G. Cortese

Signature of Attorney for Debtor(s)

#### Frank G. Cortese

Printed Name of Attorney for Debtor(s)

#### The Cortese Law Offices, P.C.

Firm Name

22 West Washington Street **Suite 1500** Chicago, IL 60602

Address

#### Email: CorteseLaw@gmail.com

(312) 269-9475 Fax: (312) 268-5151

Telephone Number

#### November 18, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

#### United States Bankruptcy Court Northern District of Illinois

		1 (Of the III District of Illinois		
In re	Hurman F Mathus, Jr.	Case No.		
		Debtor(s) Chapter	7	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
* · · · · · · · · · · · · · · · · · · ·	109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial
• ,	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Hurman F Mathus, Jr. Hurman F Mathus, Jr.
Date: November 18, 2	2015

В

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B6 Summary (Official Form 6 - Summary) (12/14)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Hurman F Mathus, Jr.		Case No	
-		Debtor		
			Chapter	7
			<u> </u>	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,813.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,151.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		64,020.38	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,316.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,312.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	4,813.00		
			Total Liabilities	68,171.38	

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B 6 Summary (Official Form 6 - Summary) (12/14)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Hurman F Mathus, Jr.		Case No.		
•		Debtor	,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,151.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	4,151.00

#### State the following:

Average Income (from Schedule I, Line 12)	2,316.00
Average Expenses (from Schedule J, Line 22)	2,312.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	1,078.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,151.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		64,020.38
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		64,020.38

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B6A (Official Form 6A) (12/07)

In re	Hurman F Mathus, Jr.		Case No.
_	· · · · · · · · · · · · · · · · · · ·		
		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Hurman F Mathus, Jr.	Case No.	
-		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Bank of America	-	594.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous Household Furniture	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Necessary Wearing Apparel	-	700.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic,	Heckler & Koch .40 Caliber	-	500.00
	and other hobby equipment.	Glock 22 .40 Caliber	-	400.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		
		(T	Sub-Total of this page)	al > <b>3,194.00</b>

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B6B (Official Form 6B) (12/07) - Cont.

In re	Hurman F Mathus, Jr.	Case No.	_
		<del>,</del>	

Debtor

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pe	ension	-	119.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	(S 12	nunder Strike Pro Shop ole proprietor, Debtor ceased doing business on //31/14) ro value	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Та	x Year 2015 Anticipated Tax Refund	-	1,500.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota of this page)	al > 1,619.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

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Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) 4,813.00 Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

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B6C (Official Form 6C) (4/13)

In re	Hurman F Mathus, Jr.	,	Case No.	
		Debtor		

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereaftwith respect to cases commenced on or after the date of adjustment.)
---	--

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts,	Certificates of Deposit		
Checking Bank of America	735 ILCS 5/12-1001(b)	594.00	594.00
Household Goods and Furnishings Miscellaneous Household Furniture	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	700.00	700.00
Firearms and Sports, Photographic and Other Ho	bby Equipment		
Heckler & Koch .40 Caliber	735 ILCS 5/12-1001(b)	500.00	500.00
Glock 22 .40 Caliber	735 ILCS 5/12-1001(b)	400.00	400.00
Interests in IRA, ERISA, Keogh, or Other Pension Pension	or Profit Sharing Plans 735 ILCS 5/12-1006	256.00	119.00
Other Liquidated Debts Owing Debtor Including T Tax Year 2015 Anticipated Tax Refund	ax Refund 735 ILCS 5/12-1001(b)	1,500.00	1.500.00
iak itai 2013 Aiilicipaleu lak Reluliu	133 ILG3 3/12-1001(D)	1,300.00	1,500.00

T 1 1 1050 00 1040 00			
Total 4.950.00 4.813.00	Total:	4.950.00	4.813.00

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B6D (Official Form 6D) (12/07)

In re	Hurman F Mathus, Jr.		Case No	
_	·	Debtor ,		

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors hold	ng	sect	ned claims to report on this Schedule D.					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND	CONTINGENT	OM-IND-INZC	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING	UNSECURED PORTION, IF
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	N G E N	D - D A	T E D	VALUE OF COLLATERAL	ANY
Account No.				1	ED			
		Ш	Value \$	Ш				
Account No.								
A AN		$\sqcup$	Value \$	$\sqcup$				
Account No.								
Account No.		dash	Value \$	Н				
Account No.								
	_	Ш	Value \$	ubto	ota			
continuation sheets attached			(Total of th					
					ota		0.00	0.00
			(Report on Summary of Sch	hed	ule	s) [		

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B6E (Official Form 6E) (4/13)

•			
In re	Hurman F Mathus, Jr.	Case No	
-	<u> </u>	Dobtor ,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

riate eled

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Hurman F Mathus, Jr.	Case No.	
-		Debtor ,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, AND MAILING ADDRESS SPUTED Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 1523741141 Account No. **Taxes Illinios Department of Revenue** 0.00 PO Box 64338 Chicago, IL 60664-0338 1,151.00 1,151.00 2012 Account No. Taxes Internal Revenue Service 0.00 P.O. Box 7346 Philadelphia, PA 19101-7346 3,000.00 3,000.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 4,151.00 4,151.00 0.00 (Report on Summary of Schedules) 4,151.00 4,151.00

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B6F (Official Form 6F) (12/07)

In re	Hurman F Mathus, Jr.	Case No.	
_		Debtor	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	Ç	U	I I	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		J M H		l N G	1-Q5-D	FUTE	β J Γ	AMOUNT OF CLAIM
Account No.			Personal Loan	T	A T E D			
Americash Loans, LLC 1507 E. 87th Street Chicago, IL 60619		-						300.00
Account No.	t		Notice PurposesAttorney For	$\top$	Н	t	†	
Blitt & Gaines, P.C. 661 Glenn Ave. Wheeling, IL 60090		-	Midland Funding, LLC 2011 M1 170384					0.00
Account No.	╁			$\vdash$		H	+	0.00
Comcast Corporation 1 Comcast Center Philadelphia, PA 19103		-						
								868.00
Account No.  ComEd PO Box 6111 Carol Stream, IL 60197	-	-	Utilities					1,000.00
_3 continuation sheets attached			(Total of t	Subt this p				2,168.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hurman F Mathus, Jr.	Case No.
_		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			should Wife Tries on Opposite	1.	. 1		_ 1	
CREDITOR'S NAME,	CODEBTO	l i	sband, Wife, Joint, or Community		5	UNLI	D I	
MAILING ADDRESS	D	н	DATE CLAIM WAS INCURRED AND	ļ	!	<u> </u>	I SPUTED	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	- 11		à	ΰ	
AND ACCOUNT NUMBER	T	C	IS SUBJECT TO SETOFF, SO STATE.	I N		υl	ΤĮ	AMOUNT OF CLAIM
(See instructions above.)	Ř			N G E N T		D A	ō	
Account No. xxxx0985			11 Wow Internet Cable Phone 1	7		Q U I D A T E D	Ī	
Cradit Marat				H	$^{+}$	+	-	
Credit Mgmt								
4200 International Pkwy		-						
Carrollton, TX 75007								
								882.00
Account No.					T			
David T. Wechter, MD								
1301 E. 47th Street, #2		_						
Chicago, IL 60653								
Cilicago, in 00033								
								200.00
Account No.			Additional Notice	$\top$	$\dagger$	$\dashv$	7	
	1							
DIRECTV								
PO Box 9001069		-						
Louisville, KY 40290								
·								
								0.00
Account No. xxxxxxx1779	┢		Acl Inc		$\dagger$		1	
Finchtrl Svc								
Po Box 668		-						
Germantown, WI 53022								
					1		$\perp$	258.00
Account No. xxxx7043			Opened 8/01/13					
First National Callest			Collection Attorney Directv					
First National Collect	l		Discussion Automicy Diffetty					
610 Waltham Way	l	-						
Sparks, NV 89434	l							
								568.00
Sheet no1 of _3 sheets attached to Schedule of				Sul	oto	tal	7	
Creditors Holding Unsecured Nonpriority Claims			(Total				۱،	1,908.00
Creations froming offsecured fromphiotity Claims			(Total)	ı ums	, P	age	7 L	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hurman F Mathus, Jr.	Case No.
_		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CD FD WOOD 17 11 17	С	Ни	sband, Wife, Joint, or Community	Ic	U	I D	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIGUIDA	I I S P	AMOUNT OF CLAIM
Account No.			Additional Notice	Т	E		
Illinois Secretary of State Director of the Drivers Services 2701 S. Dirksen Pkwy. Springfield, IL 62723		-					0.00
Account No.			2014 M1 017669		$\dagger$		
Jerry Seaton & Angela Seaton c/o The CKB Firm 30 N. LaSalle Street, Suite 1520 Chicago, IL 60602		-					8,038.00
Account No.	╁		Notice PurposesAttorney For		$\frac{1}{1}$		
Johnson & Johnson, Ltd. Attn: Wayne Johnson 15 W. Jefferson Street Joliet, IL 60432		-	Rongner Bergmark 15 AR 343				0.00
Account No.					+		
JPMorgan Chase & Co. 270 Park Ave. New York, NY 10017		-					
Account No. xxxxxx9832	╁		Chase Bank USA, NA		$\frac{1}{1}$		200.00
Midland Fund 2365 Northside Dr Ste 30 San Diego, CA 92108		-	2011 M1 170384				6,902.00
Sheet no. <b>_2</b> of <b>_3</b> sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				15,140.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Hurman F Mathus, Jr.	Case No.
_		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Lc		akand Wife Islat or Occasionity	16	Ιυ	Б	·
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDA	I S P	AMOUNT OF CLAIM
Account No.			2013 M1 164017	Т	E		
Midland Funding, LLC c/o Blitt & Gaines 661 Gleen Ave. Wheeling, IL 60090		-			D		15,679.00
Account No. xxxx4701			Opened 10/12/10 Last Active 7/12/13	$\dagger$	T	$\dagger$	
Regional Acceptance 304 Kellm Road Virginia Beach, VA 23462		-	Additional Notice				
							0.00
Account No.			3/2014				
Rongner Bergmark c/o Johnson & Johnson, Ltd. 17450 South Halsted St., Suite 100 Homewood, IL 60430		-	15 AR 343				
							28,761.38
Account No.  State Farm Insurance, Co. 1 State Farm Plaza Bloomington, IL 61710		-	2014 M1 017669 Additional Notice				0.00
Account No. xxxxxxxxxx0001	T		Opened 5/18/13 Last Active 2/28/14	$\dagger$		t	
Verizon Po Box 49 Lakeland, FL 33802		_					364.00
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of				Sub	tota	L al	
Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)						44,804.38
			(Report on Summary of S		Γota dule		64,020.38

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B6G (Official Form 6G) (12/07)

T.,	Human F Mathus In	Cons. No.	
In re	Hurman F Mathus, Jr.	Case No.	
_		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-39346 Doc 1 Filed 11/18/15 Entered 11/18/15 15:34:21 Desc Main Document Page 21 of 45

B6H (Official Form 6H) (12/07)

In re	Hurman F Mathus, Jr.	Case No	
_	<u> </u>		
		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	in this information	to identify your c	ase.				1				
	otor 1	Hurman F M									
	otor 2 ouse, if filing)					_					
Uni	ted States Bankrup	otcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number						☐ A su	amended upplemen	nt showi	ing post-petitio following date	
	fficial Form	<del></del>					$\overline{MM}$	/ DD/ YY	ΥΥ		
Be a sup spo atta	plying correct info use. If you are se ch a separate she	accurate as possormation. If you parated and you	Sille sible. If two married pec are married and not fili r spouse is not filing w On the top of any additi	ng jointly, and your ith you, do not inclu	spouse ude info	is liv rmati	ing with you	ou, inclu our spot	ide info use. If r	ormation abou more space is	it your needed,
1.	Fill in your emp information.	loyment		Debtor 1			D	ebtor 2 d	or non-	filing spouse	
	If you have more attach a separate information about	e page with	Employment status	■ Employed □ Not employed				☐ Employ☐ Not em			
	employers.  Include part-time	seasonal or	Occupation	Safety & Securi	ity Direc	ctor					
	self-employed wo		Employer's name	Evanston/Skok	ie Distr	ict 6	5				
	Occupation may or homemaker, if		Employer's address	1500 McDaniel Evanston, IL 60							
			How long employed the	here? 45 Day	'S						
Par	t 2: Give De	etails About Mor	thly Income								
	mate monthly incuse unless you are		ate you file this form. If	you have nothing to	report fo	r any	line, write \$	\$0 in the s	space. I	Include your no	on-filing
	ou or your non-filing e space, attach a s		ore than one employer, co	ombine the information	on for all	empl	loyers for th	nat persor	n on the	e lines below. It	f you need
							For Debto	or 1		ebtor 2 or iling spouse	
2.			ry, and commissions (b calculate what the month		2.	\$	2,64	47.00	\$	N/A	-
3.	Estimate and lis	st monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$	2,647.	.00	\$	N/A	ĺ

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Deb	tor 1	Hurman F Mathus, Jr.		Case n	umber (if known)			
	Cop	oy line 4 here	4.	For I	Debtor 1 2,647.00		Debtor 2 or filing spouse N/A	
5.	List	all payroll deductions:						
5.	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.+	\$ \$ \$ \$ \$	552.00 0.00 0.00 119.00 0.00 0.00 0.00	\$ \$ \$ + \$	N/A N/A N/A N/A N/A N/A N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	671.00	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,976.00	\$	N/A	
8.	<b>List</b> 8a. 8b. 8c.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8a. 8b. <b>nt</b>	\$ \$	0.00 0.00	\$ 	N/A N/A	
		regularly receive Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8e. ice 8f.	\$ \$	0.00	\$ \$	N/A N/A	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify: (Instructor)  Paragon Systems Part Time (PSO) zero current income	8h.+	\$	339.00	+ \$	N/A N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	340.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	+ \$_		N/A = \$2,	316.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedu add contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are noticity:	ur depen			•	chedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The re that amount on the Summary of Schedules and Statistical Summary of Cerlies						316.00
13.	Do :	you expect an increase or decrease within the year after you file this for No.	m?				Combined monthly in	
	_	Voe Evolain:						

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Fill	in this informa	ation to identify y	our case:					
Deb	tor 1	Hurman F M	athus, Jr	•		Che	ck if this is:	
							An amended filing	
	otor 2 ouse, if filing)						A supplement shown 13 expenses as of	wing post-petition chapter
(Spc	ouse, ii iiiiig)						13 expenses as or	the following date.
Unit	ed States Bankı	ruptcy Court for the	NORTH	ERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
	e numbe <b>r</b> nown)						A separate filing for 2 maintains a separate	or Debtor 2 because Debto arate household
Of	fficial Fo	orm B 6J						
Sc	chedule	J: Your	_ Exper	ises				12/1
Be	as complete ormation. If m mber (if know	and accurate as	s possible eeded, atta ry question	. If two married people a ich another sheet to this				
1.	Is this a joi	nt case?						
	■ No. Go to		in a separ	ate household?				
			st file a ser	parate Schedule J.				
2.	Do you hav	e dependents?	□ No					
	Do not list D		Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state dependents				Son		19 Years	■ No □ Yes
					Son		21 Years	■ No □ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
3.	expenses of	penses include of people other t d your depende	than $_{f \Box}$	No Yes				
exp	imate your ex	a date after the	our bankrı	ly Expenses uptcy filing date unless y y is filed. If this is a sup				
the		h assistance an		government assistance cluded it on <i>Schedule I:</i>			Your exp	enses
4.		or home owners nd any rent for th		uses for your residence. I or lot.	Include first mortgage	4. 5	\$	800.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a. \$	\$	0.00
		erty, homeowner's	s, or renter	's insurance		4b. S	·	0.00
	•	•		upkeep expenses		4c. \$	·	0.00
	4d. Home	eowner's associa	tion or con	dominium dues		4d. \$	·	0.00
5	Additional I	mortagae navm	ents for vo	our residence, such as ho	me equity loans	5 9	*	0.00

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Deb	otor 1	Hurman	F Mathus, Jr.	Case num	ber (if known)	
6.	Utiliti	ies.				
0.	6a.		heat, natural gas	6a.	\$	150.00
	6b.		wer, garbage collection	6b.		0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	·	112.00
	6d.	Other. Spe		6d.	· -	0.00
7.			ekeeping supplies	— <del>7</del> .	·	450.00
8.			children's education costs	8.	\$	0.00
9.			ry, and dry cleaning	9.	\$	135.00
-		•	products and services	10.		145.00
		-	ntal expenses	11.	·	120.00
			Include gas, maintenance, bus or train fare.		Ť	
			ar payments.	12.	\$	400.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur	rance.				
			surance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	·	0.00
		Health ins		15b.		0.00
		Vehicle ins		15c.	·	0.00
			rance. Specify:	15d.	\$	0.00
16.	Taxe Spec		clude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.		·	ease payments:	_		0.00
			ents for Vehicle 1	17a.	\$	0.00
	17b.	Car payme	ents for Vehicle 2	17b.	\$	0.00
		Other. Spe		17c.	\$	0.00
		Other. Spe		17d.	\$	0.00
18.		•	of alimony, maintenance, and support that you did not report as			
	dedu	icted from	your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19.	Othe	r payments	s you make to support others who do not live with you.		\$	0.00
	Spec			19.		
20.			erty expenses not included in lines 4 or 5 of this form or on Sche			
			s on other property	20a.	·	0.00
		Real estat		20b.		0.00
			nomeowner's, or renter's insurance	20c.	·	0.00
			ice, repair, and upkeep expenses	20d.	·	0.00
			er's association or condominium dues	20e.	·	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.	Your	monthly e	xpenses. Add lines 4 through 21.	22.	\$	2,312.00
			r monthly expenses.			
23.		-	monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.		2,316.00
	23b.	Copy your	monthly expenses from line 22 above.	23b.	-\$	2,312.00
	23c.		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	4.00
24.	For ex modifi	kample, do yo ication to the to.	an increase or decrease in your expenses within the year after you u expect to finish paying for your car loan within the year or do you expect your materms of your mortgage?			e or decrease because of a
	☐ Ye Expla					

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B6 Declaration (Official Form 6 - Declaration). (12/07)

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Hurman F Mathus, Jr.			Case No.		
			Debtor(s)	Chapter	7	
	<b>DECLARATION C</b> DECLARATION UNDER 1			_		
	I declare under penalty of perjury the of sheets, and that they are true and of sheets.					
Date	November 18, 2015	Signature	/s/ Hurman F Mathus, J	r.		
		-	Hurman F Mathus, Jr.			
			Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Hurman F Mathus, Jr.		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURC		
\$22,790.00	2013		
\$2,278.00	2014		
\$6.374.00	YTD		

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Debtor CC, Inc. 378 Summit Ave. Jersey City, NJ 07306 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 11/16/15 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$14.95 Credit Counseling
Course

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

JPMorgan Chase & Co. 270 Park Ave. New York, NY 10017

TCF National Bank 801 Marquette Ave. Minneapolis, MN 55402 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

**Checking Account** 

oncoking Account

**Checking Account** 

zero balance 2015

zero balance

2015

(Account Title: Thunder Strike Pro Shop & Hurman

AMOUNT AND DATE OF SALE

OR CLOSING

Mathus)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 8635 S. Wabash Ave. Chicago, IL 60619 NAME USED Hurman F Mathus, Jr. DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

LAW

GOVERNMENTAL UNIT NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

GOVERNIMENTAL ORDER TROPICE EATH

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None h

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23 . Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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Q

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	November 18, 2015	Signature	/s/ Hurman F Mathus, Jr.
		_	Hurman F Mathus, Jr.
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

### **United States Bankruptcy Court**Northern District of Illinois

In re Hurman F Mathus, Jr.			Case No.	
<u> </u>	De	ebtor(s)	Chapter	7
	ER 7 INDIVIDUAL DEBTOI			
<b>PART A -</b> Debts secured by property of the estate.	operty of the estate. (Part A mu Attach additional pages if nece		leted for EAC	H debt which is secured by
Property No. 1				
Creditor's Name: -NONE-		Describe Property	Securing Debt	:
Property will be (check one): ☐ Surrendered	☐ Retained			
If retaining the property, I intend t  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		d lien using 11 U.S	.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed as o	exempt	
PART B - Personal property subje Attach additional pages if necessar		columns of Part B 1	must be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Prop	oerty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
I declare under penalty of perjur personal property subject to an u		itention as to any	property of my	estate securing a debt and/o
Date <b>November 18, 2015</b>		s/ Hurman F Math Iurman F Mathus,		

Debtor

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### **United States Bankruptcy Court Northern District of Illinois**

	1101	therm District of Hillion	•		
In r	e Hurman F Mathus, Jr.		Case No		
		Debtor(s)	Chapter	_7	
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR D	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filling be rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy	, or agreed to be pa	id to me, for servic	
	For legal services, I have agreed to accept		\$	3,000.00	
	Prior to the filing of this statement I have received		\$	0.00	
	Balance Due		\$	3,000.00	
2.	\$ of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are me	mbers and associat	es of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				my law firm. A
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspect	ts of the bankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and render</li> <li>b. Preparation and filing of any petition, schedules, stated.</li> <li>c. [Other provisions as needed]         See Attached Pre-Petition Contract for Interest that the legal services fee in this Attorney Countries fee shall only be binding upon Debtate The Cortese Law Offices, P.C. Debtors     </li> </ul>	tement of affairs and plan which Legal Services Compensation Disclosure is otor or Debtors signing a P	n may be required; s the anticipated ost-Petition Con	l Post-Petition A	ttorney Fee.
7.	By agreement with the debtor(s), the above-disclosed fe See Pre-Petition Contract for Legal Serv		g service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	ny agreement or arrangement for	payment to me for	representation of t	he debtor(s) in
Date	ed: November 18, 2015	/s/ Frank G. Corte			
		Frank G. Cortese			
		The Cortese Law 22 West Washing			
		Suite 1500			
		Chicago, IL 6060 (312) 269-9475 F		51	
		CorteseLaw@gm			

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

### United States Bankruptcy Court

	Cinte	buttes build aprey cou		
	N	orthern District of Illinois		
In re	Hurman F Mathus, Jr.		Case No.	
		Debtor(s)	Chapter <b>7</b>	
		F NOTICE TO CONSUM b) OF THE BANKRUPTO	`	5)
Code.	I (We), the debtor(s), affirm that I (we) have to	Certification of Debtor received and read the attached not	ice, as required by	§ 342(b) of the Bankruptcy
Hurma	an F Mathus, Jr.	${ m X}$ /s/ Hurman F M	athus, Jr.	November 18, 2015
Printe	d Name(s) of Debtor(s)	Signature of De	btor	Date
Case N	No. (if known)	_ X		
		Signature of Joi	nt Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### **United States Bankruptcy Court Northern District of Illinois**

		1 (of the H District of Himos		
In re	Hurman F Mathus, Jr.		Case No.	
		Debtor(s)	Chapter	7
	VE	CRIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	21
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	November 18, 2015	/s/ Hurman F Mathus, Jr.  Hurman F Mathus, Jr.  Signature of Debtor		

Americash Loans, LLC 1507 E. 87th Street Chicago, IL 60619

Blitt & Gaines, P.C. 661 Glenn Ave. Wheeling, IL 60090

Comcast Corporation 1 Comcast Center Philadelphia, PA 19103

ComEd PO Box 6111 Carol Stream, IL 60197

Credit Mgmt 4200 International Pkwy Carrollton, TX 75007

David T. Wechter, MD 1301 E. 47th Street, #2 Chicago, IL 60653

DIRECTV PO Box 9001069 Louisville, KY 40290

Finchtrl Svc Po Box 668 Germantown, WI 53022

First National Collect 610 Waltham Way Sparks, NV 89434

Illinios Department of Revenue PO Box 64338 Chicago, IL 60664-0338

Illinois Secretary of State Director of the Drivers Services 2701 S. Dirksen Pkwy. Springfield, IL 62723 Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Jerry Seaton & Angela Seaton c/o The CKB Firm 30 N. LaSalle Street, Suite 1520 Chicago, IL 60602

Johnson & Johnson, Ltd. Attn: Wayne Johnson 15 W. Jefferson Street Joliet, IL 60432

JPMorgan Chase & Co. 270 Park Ave. New York, NY 10017

Midland Fund 2365 Northside Dr Ste 30 San Diego, CA 92108

Midland Funding, LLC c/o Blitt & Gaines 661 Gleen Ave. Wheeling, IL 60090

Regional Acceptance 304 Kellm Road Virginia Beach, VA 23462

Rongner Bergmark c/o Johnson & Johnson, Ltd. 17450 South Halsted St., Suite 100 Homewood, IL 60430

State Farm Insurance, Co. 1 State Farm Plaza Bloomington, IL 61710

Verizon Po Box 49 Lakeland, FL 33802

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#### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Hurman F Mathus, Jr.	November 18, 2015
Debtor's Signature	Date

#### Disclosure Pursuant to 11 U.S.C. §527(a)(2)

#### You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

# IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, and in some cases a Statement of Intention, need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.